

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

Definition of the Term “Fiduciary”; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0205

Definition of Fiduciary; Conflict of Interest Rule-Retirement Investment Advice and Related Proposed Prohibited Transaction Exemptions; Hearing and Comment Period Extension

**Document:** EBSA-2010-0050-DRAFT-2236

Comment on FR Doc # 2015-14921

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## Submitter Information

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## General Comment

Dear Debbie, PLEASE for the sake of the COMMON INVESTOR not to change the rules to allow Financial Advisors to help these people understand Investments. I have worked in the industry for 30 years. Most of my client base comes from this sector of our population. They need help in not relying on SOCIAL SECURITY in their so called GOLDEN Years.

Very Sincerely,  
Richard S Kristin  
Indian River,Mi